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WHEREAS, this action was filed on September 17, 2007;

WHEREAS, Defendants AMERICAN EXPRESS TRAVEL RELATED SERVICES, INC., AMERICAN EXPRESS CENTURION BANK, and AMERICAN EXPRESS BANK, FSB, were served with the Complaint on or about September 21, 2007;

WHEREAS, Plaintiffs have agreed that the time for Defendants to answer or file a motion to dismiss in response to the Plaintiffs' Complaint shall be extended to and including Thursday, October 25, 2007, pursuant to Local Rule 6-1(a);

WHEREAS, Defendants' time to respond has not previously been extended, and;

WHEREAS, this Stipulation has been made in good faith and without purpose of delay;

IT IS HEREBY STIPULATED AND AGREED, by and between the parties, through their respective counsel of record, that the time for the Defendants to either answer or file their motions to dismiss in response to the Complaint shall be extended to and including Thursday, October 25, 2007.

Defendants shall reserve all defenses to the Complaint, and may respond by either answer or motion to dismiss, to the extent allowable by law.

Dated: October _____, 2007

STROOCK & STROOCK & LAVAN, LLP JULIA B. STRICKLAND STEPHEN J. NEWMAN

Stephen J. Newman

Attorney for Defendants

AMERICAN EXPRESS TRAVEL RELATED SERVICES COMPANY, INC., AMERICAN EXPRESS CENTURION BANK and AMERICAN EXPRESS BANK FSB

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Dated: October 4, 2007

HALE & ASSOCIATES MATTHEW S. HALE

By:

Matthew S. Hale

Attorney for Plaintiffs

DAVID J. LEE and DANIEL R. LLOYD

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